

Citizen Action for Affordable Housing

- If you wanted to sell your current home and move into another one in the same neighborhood, could you really afford it?
- If your grown son or daughter wanted to move into **this community**, could they afford to?
- Could your elderly **parents** find an affordable home nearby?
- Even if you, your friends, or your relatives **could** afford to spend a quarter or even a **third** of your income for a house, wouldn't you like to save \$100 or more on your monthly mortgage payment?

Many people do not realize that affordable housing is important to **everyone**: single people, couples with school-aged children, or older couples whose children have left the nest. Even higher-income families who are well established in a community benefit from affordable housing, because new homeowners in your neighborhood mean a more stable tax base.

Just a few years ago, home prices were increasing at an alarming rate. Yet potential homebuyers' salaries had not kept up with the prices. In fact, to buy a home in 1981, an American family needed an income **75 percent greater** than it would have needed to buy that same house in

1977. As a result, the door to homeownership was virtually slammed in the face of many an aspiring first-time homebuyer. While, in 1977, a **third** of all homebuyers were first-time buyers, only an **eighth** of all homebuyers in 1981 were purchasing their first home.

Since 1981, inflation has come down dramatically. The economic recovery has also brought lower mortgage interest rates. This tremendous improvement in the American economy is already making homeownership more affordable, but for a variety of other reasons, housing prices continue to be beyond the reach of many moderate-income families.

What makes new houses so expensive? The cost of a house can be broken down into many parts, such as land, materials, labor, and financing. But did you realize that local government is **directly responsible** for a portion of these costs? Simply put, local policies define the kind of housing—and the cost of housing—that will be built in your community. Local boards, for example, can determine **where** houses are built, **how large** those houses are, **how close together** they are, and **what building materials** are used. And local governments do this by drawing up and enforcing building codes, zoning laws, and permit procedures.

A recent, federally sponsored demonstration by the U.S. Department of Housing and Urban Development (HUD) showed that, merely by changing a few of these local rules—those that are outdated, overlapping, or simply unnecessary—and by introducing new building techniques, the price of a new house can be brought down as much as 20 percent! And these changes, HUD found, do not impair the quality, appearance, or salability of either new or existing homes.

Some local governments are already taking a close look at regulations that put housing prices out of reach for many families. But, unless concerned citizens are willing to give them a push, most local governments are content to leave things as they are. That is why your involvement is crucial. And just one or two determined citizens can set the necessary changes in motion.

What this guide is for

This guidebook will help you to rally support for Affordable Housing within your community: among professionals involved in housing, the general public, and ultimately, the local officials who can change rules. The materials in this packet will prepare you to talk to your local officials about affordable housing, giving you useful facts to back up your position.

Here is what you can do

1. Determine need and support for more Affordable Housing

- Find out how your friends and neighbors would feel about reducing the cost of housing. Use the questionnaire (Attachment 1) for this purpose.

- Go to your public library or city planning office to look at U.S. Census Reports from 1960, 1970, and 1980. Use these publications to complete the chart on Attachment 2. Your research librarian can help you. This information will tell you what kinds of households live in your community, how fast the population is growing, and how many families may want to buy homes in the future.

- If these first two exercises suggest to you that there is a need and interest to make housing more affordable, then you are ready to

2. Gather more information

- You know a number of individuals who work with housing issues on a day-to-day basis and are familiar with your community's special housing problems and needs. Professionals of this type can provide you the important backup information that you will use when discussing affordable housing with others.

■ The national organizations for homebuilders and realtors have already begun to actively promote regulatory reform as the best way to bring down housing costs. Enclosed, for your information, is a copy of the affordable housing material prepared for the Builder and Realtor.

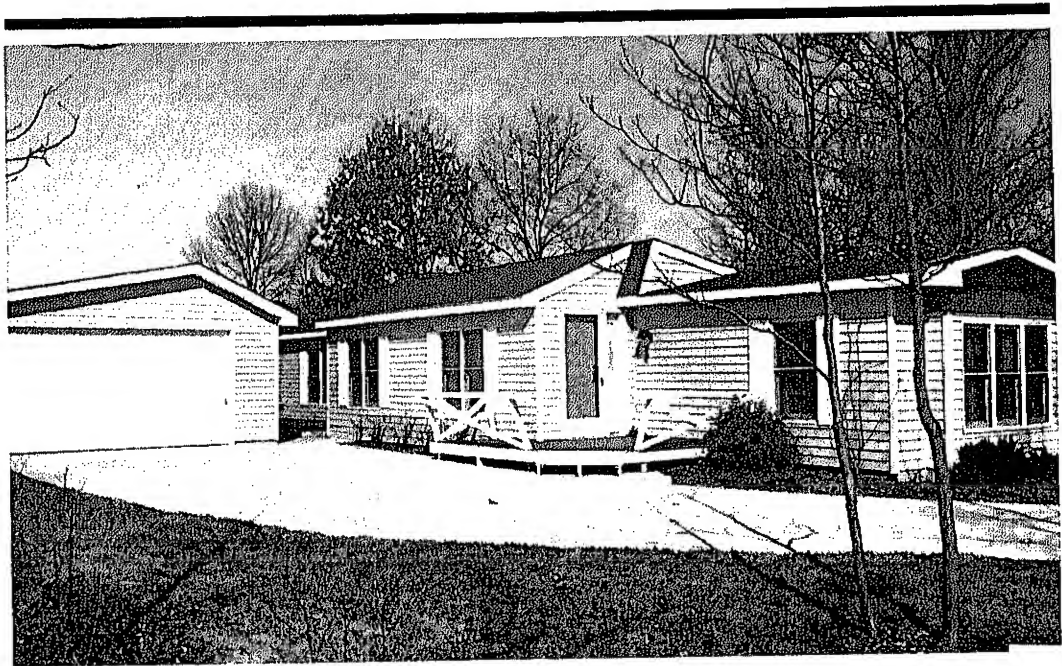
■ **How local builders and developers can help**

Visit an active local builder (the local chapter of National Association of Homebuilders is a good place to start) and ask

him/her to answer the questions found in the enclosed "Technical Guide for Builders and Realtors." Discuss the results with him/her.

■ **How local realtors can help**

Ask an active local realtor to complete the realtors' questions found in the enclosed Guide. (You might ask the National Association of Realtors' local chapter whom to contact.) Discuss the questionnaire with him/her.



By now, you have learned that others share your desire to do something about the high cost of housing. You have identified some of the local rules or regulations that prevent affordable housing from being built. Now you are ready to develop a strategy for overcoming the affordability problem. The organizations who helped you gather information in Step 2 will no doubt be eager to assist you in other ways, as well. These organizations can help you develop the recommendations you will take to local lawmakers, and will probably offer to accompany you to City Hall. They can also help you promote your ideas to the general public.

- In order to work with these groups as efficiently as possible, it is helpful to

3. Organize an Affordable Housing Coalition

- Using Attachment 3 as a guide, make a list of people or organizations in your community who you think would benefit from more affordable housing.

- Call the business people who helped you in Step 2. Ask for their guidance and help in setting up a coalition to plan your affordable housing strategy. The group need not be large, but it should include as many different types of business or citizen groups as possible.

- Attachment 4 lists a variety of topics you can discuss, as well as suggested areas of responsibility in an affordable housing coalition

- Once this group decides the best way to present the case for affordable housing, you will be ready to

4. Take Your Message to Local Government

- Attachment 5 offers guidance on **whom** to talk to in local government about Affordable Housing in order to have restrictive laws changed.

- When you visit your city or county offices, take along the questionnaires you completed earlier, as well as your coalition's list of suggestions. As a citizen and potential homebuyer, it is important that you visit your lawmakers personally, but you may want to invite knowledgeable coalition members to come with you. Before visiting your local officials, you may want to send a letter along the lines of the sample in Attachment 5a.

At the same time you are winning the support of **local officials** for affordable housing, you should begin winning **public** support as well. Strong support from local citizens will encourage undecided lawmakers to listen to your proposals more carefully.

Attachment I

5. Publicize Your Message

- Attachment 6 describes several ways to put your message into newspapers, on the radio, or on television (including a sample press release, Attachment 6a).

To learn about affordable housing strategies used successfully by other community action coalitions, see the enclosed "case study." If you need additional information, send in one of the postcards included in this kit.

Questionnaire for Citizens

This questionnaire is designed to help you in three ways. First, it will give you a general idea of the way your neighbors feel about their community, about their property taxes, and about the cost of housing. Second, it will help you to find other interested people to join you in your efforts. Third, it will arm you with an informal "poll" of local voters' attitudes, which will interest local elected officials.

The questions are divided into three parts. They begin as general questions about the community (Section A), becoming more specific in Sections B and C. You may present all the questions to each person you survey, or you may be more selective, offering questions in Sections B and C only to persons who answered positively in Section A. You may canvass just a small number of people—your friends and immediate neighbors, for example—or many people throughout the community.

Respondents who say property taxes are too high, housing is too expensive, or that someone they know would benefit from more affordable housing, is a potential supporter. Those who can name the mayor and/or city council members, express an opinion about their local

cials, and tend to see government regulations as a hindrance rather than an asset to new homebuyers, are potential assistants for you. If you are circulating a peti-

tion (such as Attachment 1a), make sure to get the signature of any persons answering "yes" to the final question in Section C.

You can quote the questionnaire results to local officials, if those results support your arguments. For example, you might say, "I talked to 40 of my neighbors. Thirty-eight of them would like to see building restrictions changed to allow smaller houses for singles or retired couples."

Questionnaire

(Instructions: Circle the word or phrase that best answers each question or completes each sentence. Two questions require a one-or-more word answer.)

A. This community is a (very good) (good) (adequate) (poor) place to live.
This community is a (very good) (good) (adequate) (poor) place to retire.
This community is a (very good) (good) (adequate) (poor) place to raise a family.
I have lived in this community (less than 2 years) (2-5 years) (5-10 years) (10-20 years) (more than 20 years).
Municipal services in this community are (very good) (good) (adequate) (poor).
This community has (too few) (the right amount of) (too many) parks and open spaces.
This community (should) (should not) encourage new industrial or commercial growth.
This community (should) (should not) encourage building of new homes.
The mayor of this city is _____.
How would you rate the mayor's performance? (excellent) (good) (adequate) (poor) (no opinion)
How many members of the City Council can you name? _____

How would you rate the City Council's performance? (excellent) (good) (adequate) (poor) (no opinion)

Other personal comments about quality of life in this community. _____

B. Property taxes in this community are (too low) (reasonable) (too high).
New housing in a community generally (shrinks) (expands) the local tax base, making
my property taxes (lower) (higher).
If you wanted to buy your current home on the open market today, could you afford it,
based upon your income? (Yes) (No)
Houses in this community are generally (too inexpensive) (about the right price)
(too expensive).
This community (should) (should not) allow smaller dwelling units to be built for
singles or senior citizens.
Do you know someone who would buy a home if prices were lower? (Yes) (No)
Do you think anything can be done about high housing costs? (Yes) (No)
Additional comments: _____

C. Local building and zoning regulations tend to (raise) (lower) (do not affect) new
home prices.
Local building and zoning regulations (hurt) (help) first-time homebuyers.
Local building and zoning regulations (hurt) (help) single parents.
Local building and zoning regulations (hurt) (help) senior citizens.
"Affordable housing" (is) (is not) the same thing as "low-income" or "subsidized"
housing.
Making homes affordable is a (Democrat) (bi-partisan) (Republican) issue.
Did you know that up to 20 percent of the cost of a new home can be attributed to
local government regulations and red tape? (Yes) (No)
Do you think involved citizens can change this? (Yes) (No)
(All) (Most) (Some) (No) government regulations that tend to increase home prices are
beneficial to my community.
The local government in this community (should) (should not) review any regulations
that tend to increase housing costs.
If given the opportunity, would you petition City Hall for the right to save \$20,000 on
the price of a new \$100,000 home or \$16,000 off the price of a new \$80,000 home?
(Yes) (No)
Comments: _____

Attachment 1a

Sample Petition

Petition

We, the undersigned, respectfully request the _____
City Council/Planning and Zoning Commission to review local building codes, zoning
regulations, and processing requirements that affect the cost of housing to con-
sumers, and to remove or simplify such regulations, wherever possible, in order to
make new housing more affordable to families now living or planning to live in this
community.

	Name	Address	Date
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____
7.	_____	_____	_____
8.	_____	_____	_____
9.	_____	_____	_____
10.	_____	_____	_____
11.	_____	_____	_____
12.	_____	_____	_____
13.	_____	_____	_____
14.	_____	_____	_____

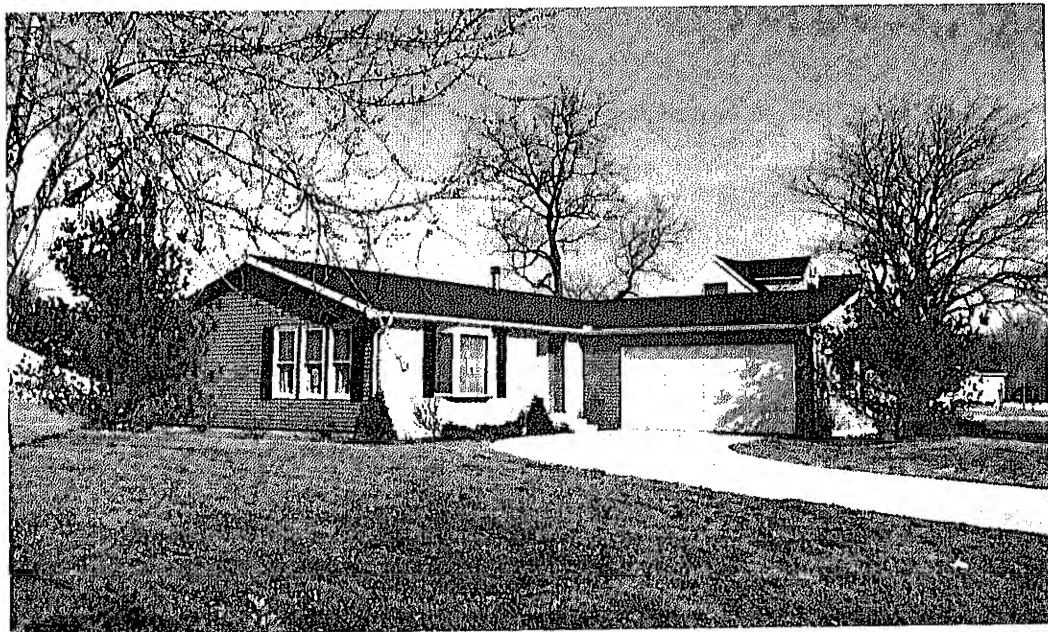
(Use extra pages as needed)

Attachment 2

Census Data Survey

The following form will help to determine the current and future need for more affordable housing in your community. First, using published census data for your city or county (available at the public library or local planning office), fill in the following chart. Then, using this information, answer the questions.

A growing number of households means a growing need for new housing. On average, first-time homebuyers are between 25 and 34 years old. A growing number of households in this age group, as well as a growing number of single or elderly households, show a need for smaller and more affordable housing. A growing school-age population means there will be more homebuyers several years down the road. However you look at it, as long as a population is growing, affordable housing will be an important issue.



	1960	1970	1980	Percent change + Between 1960 & 1980
Total Population	_____	_____	_____	_____
Total Number of Households	_____	_____	_____	_____
Number of Households without Children	_____	_____	_____	_____
Number of Single- Person Households	_____	_____	_____	_____
Number of Elderly Households (65 +)	_____	_____	_____	_____
Number of School-age Children (Ages 5-17)	_____	_____	_____	_____
Number of Young Households (Adults ages 25-34)	_____	_____	_____	_____

1. The overall population in the community of _____
is: (a) growing (b) leveling off (c) declining
2. The number of households is: (a) growing (b) leveling off (c) declining
3. The school-age population is: (a) increasing (b) relatively unchanged
(c) decreasing
4. Majority of households in the community are:
(a) Households with school-age children (b) Married couples without children
(c) Single person households (d) Elderly households
5. Majority of *new* households are: (a) Households with schoolage children
(b) Married couples without children (c) Single person households
(d) Elderly households
6. How many households are in the 25-34 age groups? _____
7. By what percentage have the 25-34 households increased since 1960? _____

Attachment 3

Whom to approach about joining an Affordable Housing Coalition

Potential homebuyers and organizations who represent them

- Many people who work in your community find it hard to afford homes there. Teachers, police, firefighters, or other public service personnel are a prime example. These employees' organizations or unions may be willing to participate in an Affordable Housing Coalition. Consumer groups are another possibility.
- Retired persons, or other older adults, seem to be hardest hit by the shortage of affordable housing. Talk to your local senior citizens' organizations about joining the Affordable Housing Coalition.
- People who rent their homes also have a stake in bringing down the cost of new houses. These people may be either senior citizens or younger people working in the community. Single persons are more likely to be renters, but **single parents** bear the added burden of finding an apartment that welcomes children. Single parents' organizations are, therefore, another good prospect for the Affordable Housing Coalition.

- College students may look forward to owning their own homes in the future, but high home prices discourage this dream. Becoming involved in an Affordable Housing Coalition is one way they can improve their chance of becoming homeowners. Community action is also an excellent way for students to learn about governmental processes.

Businesses directly involved in homebuilding

- You have already met with builders and realtors whose businesses depend upon people's ability to buy their own homes. More than any others, these two industries are seriously hurt when housing prices become too high for the average family to afford. Because they have the most to lose and to gain, they will probably be your closest allies as you assemble a coalition, go to your city or county government, and publicize your message.
- Do not overlook other trades and professions involved in building and selling homes: architects, landscapers, engineers, construction workers, contractors, lumber, hardware, or appliance dealers, lending institutions, lawyers, insurance agents.

Attachment 4

Other businesses

■ Local businesses, such as grocery stores, neighborhood restaurants or theaters, dry cleaners, auto repair shops, or bowling alleys, know that new homeowners mean new customers. They also know that more affordable housing leaves families more spending money. Your local Chamber of Commerce is a good place to start looking for your business support.

Organizing an Affordable Housing Coalition

You have already selected a few key people to serve as your affordable housing coalition's "core group." Ideally, the core group should include at least a few of the following types of people:

- good leaders
- good organizers
- good communicators
- good money managers
- good motivators
- "technical" people
- people who know lots of other people
- "idea" people
- people with public relations or press experience
- people who have worked in local government

There is no one "right" way to organize an affordable housing coalition. Depending on the size of your community, the number of people or organizations working with the coalition, the receptiveness of your local government officials, the number of regulations that need changing, and how hard it is to change those rules, your coalition can be just as formal or informal, structured or unstructured as it needs to be to reach your goals.

Attachment 5

Following are some "basic elements" of a successful affordable housing coalition, for your information.

1. Select a chairperson and a name for your coalition.
2. Agree upon a regular time and place to meet.
3. Discuss the affordable housing problem in a broad sense.
4. Agree upon areas of responsibility:
 - Budget and Accounting
 - Fundraising
 - Analyzing local regulations and working with local government to draw up proposals, resolutions, or amendments
 - Recruiting new members
 - Working with the media
 - Organizing educational activities
 - Staff work:
 - typing, photocopying
 - preparing meeting agenda
 - keeping calendar of activities
 - taking minutes and circulating them
 - maintaining list of members
 - coordinating coalition activities
 - following up on decisions for action
5. Agree upon what the coalition will try to achieve. List those goals in order of importance. Set tentative deadlines for achieving them.

Taking Your Affordable Housing Message to Local Government

This guide is designed to help you use the information you've gathered, the support you've won, and the suggestions you've developed to spur local lawmakers to remove the regulatory roadblocks to affordable housing. Since no community is exactly like another, you may need to adjust this approach somewhat in order to get the best results in your community.

1. Find out who has the authority to change local rules or codes affecting the cost of housing.

- Depending upon the community, the responsible governmental body may be the city council, the county board, the local planning and zoning commission, or a combination of these.
- Find out the names of those serving on these councils, boards, or commissions. You—or other members of the coalition—may already be acquainted with many of your local officials, because, in addition to local government, the persons elected or appointed to such posts tend to be active in other community organizations. Most of them serve in local government only part-time while maintaining other jobs.

- Find out whatever you can about the mayor, city council members, and planning or zoning commissioners. Look for stories about them in the newspaper; and talk to people who know them personally or have worked with them on other issues. Sit in on meetings that are open to the public.

2. Present your case to individual decision-makers.

- If possible, before actually outlining your concerns for local decision-makers, approach them on a more informal basis, away from City Hall, so they will know you are coming to see them about housing issues, and so they will recognize you next time they see you.
- Meet individually with each member of the planning or zoning commission. Explain your concerns; present some of the information you've gathered. Suggest, as a starting point for cost reduction, such broad areas as "density" or "processing time," but keep more specific suggestions in mind, in case you have the opportunity to present them.
- Try to win the support of at least two respected commission members. Even if the city council has the final say on changing planning or zoning regulations, zoning commission support is important, as well. Ask those commissioners "friendly" to your ideas to speak in favor of affordable housing proposals at their meeting.

- Perhaps you will be offered an opportunity to work out a specific reform proposal with members of the zoning commission's staff.

- Meet with the Mayor and each member of the city council. Again, present your case as simply and straightforward as possible, but perhaps focusing a little more heavily on the high degree of support among your neighbors for more affordable housing. Remember, as elected officials, city councilmen/women will be anxious to satisfy their constituents.

- Continue to work with individual city councilmen/women, as you did with members of the planning and zoning commission. You might also want to invite them to attend any affordable housing events sponsored by the coalition.

3. Win support from your local decision-making body.

- Arrange to have a specific affordable housing proposal brought before the city council. If a member does not intend to introduce such a proposal himself, the coalition may be able to do so.
- When you attend a council meeting, take as many supporters with you as possible. Because, except in very large cities, city council meetings seldom have many spectators, a fairly large assembly of affordable housing advocates should be both noticeable and impressive.

Attachment 5a

- When an important council vote is pending, there will sometimes be public hearings, where you can speak in favor of proposals for more affordable housing.



Sample Letter to a Local Government Official

Even though you are planning to visit, face-to-face, with your mayor, city or county council members, or other local officials, you can "break the ice" by sending a letter in advance. Here is a model letter that you may shorten, lengthen, or otherwise change so that it describes **your** community and reflects **your** feelings.

This letter, is of course, only a guide, so use your own words whenever possible. In any case, the letter should emphasize that: 1) as a committed citizen, you are interested in the community's well-being; 2) you are concerned because many people in the community cannot afford to buy a home; and 3) you have some ideas to share that may help solve this problem.

(Sample Letter-following page)

Sample Letter

Dear _____:

I am a longtime resident of _____, and I have always considered it a privilege to live here. Both my husband/wife and I have worked for businesses located here; our children have graduated from _____ school(s). Our entire family has been very active in community activities (*the PTA, the Lion's Club, the Centennial Tree-planting Committee, Boy Scouts and Girl Scouts*), and various other local organizations over the years.

As much as I have always enjoyed living in _____, I realize, as I'm sure you do, that towns like ours tend to stagnate if they don't keep developing, improving, and renewing themselves. We can't afford to be afraid of new faces or ideas; otherwise, our beloved community will become no more than a faded photograph of the past. We need to continually work to make life better in _____, so that our best young achievers will not leave, but will stay here and encourage others to move here as well.

Because I care about _____, I want it to always be a place of opportunity, a place where our children will want to raise their own families, a place where new businesses can flourish, a place where the elderly among us can live comfortably in the same neighborhoods as the rest of their family and can continue sharing their varied talents and improving the quality of community life.

But I fear that _____ does not have all these advantages. In particular, we do not attract "new blood" as well as we could—or should. I have talked to many of my neighbors and friends about this, and they agree that something should be done to improve this situation. When I raised this subject with others, the comment I hear most often is that "nobody can afford to buy a house here these days. Salaries are so much higher than they once were, and prices in general don't seem to be going up much. But houses are still so expensive. I don't know if my daughter and son-in-law will ever be able to buy a home."

Obviously, home prices are affected by many different factors. But I understand that a certain percentage of housing costs are a **direct result** of local regulations and codes. Other communities are finding that by making some adjustments in these rules, housing prices can be reduced up to 20 percent without compromising quality. For many families—taxpaying families—that 20 percent can mean the difference between homeownership and an "impossible dream."

As (Mayor, Council Member, etc.) of _____, I know you are sensitive to the needs and concerns of your neighbors, the citizens of _____. Therefore, I would appreciate the opportunity to meet with you to discuss this subject in more detail. I will phone your office next week to make an appointment to see you.

Sincerely,

Attachment 6

Publicizing Your Affordable Housing Message

Following are several ways you can bring your affordable housing message to the general public. Coalition members experienced in media relations can help you. Even without media experience, however, you can: write a Letter to the Editor, recommend Affordable Housing as a talk show topic, or form a speakers bureau.

Letters to the Editor, Guest Editorials

- Encourage all coalition members, as well as others who support your goals, to write letters to the editor or guest editorials for local newspapers or magazines, especially when articles criticizing your positions appear in the paper.
- Find out whether local radio or television stations run "Speak Out" messages which allow individuals to voice opinions on issues of their choice.

Radio or Television Talk Shows

- Encourage local radio or television stations to sponsor programs on Affordable Housing, with a coalition member as their guest.

- First, send a letter to stations offering this type of programming. Then call to set up an initial interview.

- When you visit the station, take background material for the interviewer or programmer.

- If the station agrees to do a show on Affordable Housing, promote it to all local media. All coalition members, and those they represent, should be encouraged to listen to the program.

- Start a letter-writing campaign to let the station know that the community appreciated the program.

Speakers Bureau

- List potential speakers on affordable housing from your coalition membership. Include their names, addresses, phone numbers, and the focus of their presentations.

- Send copies of this list to the library, the Chamber of Commerce, schools, service organizations, or any other groups you think appropriate.

News Conference

A press conference is a good way to reveal the findings of a study on local building regulation, or to announce cooperative efforts to bring down regulatory costs.

- Select a spokesperson who is familiar enough with the housing affordability issue to answer reporters' questions.

- Schedule the conference for late morning or early afternoon (to allow time to prepare reports for evening programs or newspapers).

- Keep the conference just long enough to answer questions, but not too long. End on a positive note.

- Use a room large enough to hold the attendees, but not so large that there are a lot of empty seats.

- Make sure your spokesperson is easy to see and hear, and that reporters are close enough to be easily seen and heard by your spokesperson and by other reporters. If necessary, use a sound system.

- Have a press release and picture/biography of your spokesperson ready to give the reporters. Send copies to those who cannot attend.

- Let editors and reporters know about the conference at least five to seven days ahead of time—in writing. Make sure you give them the correct time and place, participants' names, and general information on the purpose of the conference. Call them again a day or two before the event to follow up.

- Invite your local officials and candidates for office, as well as Congressional and State Representatives, if you wish. Even if they cannot attend the conference, send them your press release and other materials.

- Set aside a quiet area where reporters who wish to can talk further with your spokesperson on a one-on-one basis. Do this on a "first come, first served" basis.

Press Releases

- Write (or have written) press releases on:

- (a) Affordable Housing Coalition Activities

- (b) Costs of old vs. newer building methods

- (c) Costs that contribute to the price of a new home, emphasizing the costs caused by local regulations.

- Hand-carry the articles to:

- (a) Real estate, business, or news editors of newspapers read in your community; as well as radio and television stations

- (b) Employee publications circulated in your largest local industries;

- (c) Business, trade, civic, and fraternal organization publications.

- Give the editor a list of people to call for further information

- Try to secure a commitment as to when the article will be used.

- Send a thank you note whether or not the articles were used.



Attachment 6a

Citizens Action Kit Sample Press Release

Contact Alice Baines 974-3620

Date April 1, 1984

When a **For Sale** sign goes up on a new house in the Ohio Valley, many people in Bellaire don't bother to check it out—they know, even without asking, they can't afford it.

In an effort to do something about the price of housing in our community, a group of concerned citizens has formed the Bellaire Affordable Housing Coalition. Carlton Denning, Coalition Chairman, announced the creation of the group yesterday after its first meeting.

According to Mr. Denning the Coalition is comprised of representatives of the Chamber of Commerce, the Board of Trade, League of Women Voters, the Parent Teachers Association, Neighborhood Advisory Councils, the Better Housing for Bellaire Committee and the Bellaire Association of Home Builders.

The Coalition will work with city officials, homebuilders and land developers to identify the things that keep the price of housing beyond the means of many people and it will then recommend specific steps to bring about change.

The Bellaire Coalition is similar to other coalitions that have sprung up across the country as the result of a Federal Government effort known as the Joint Venture for Affordable Housing.

The Joint Venture has linked public and private sector groups which share a commitment to creating more affordable housing through coordinated projects and activities. It includes an affordable housing demonstration underway in more than 20 communities. By simply making minor changes in local regulations and speeding up the many transactions involved in homebuilding, these localities have been able to reduce the cost of well-designed attractive housing by at least 15 percent. In every case, the quality and safety of the homes have not been affected.

The Bellaire Coalition will take its lead from the Federal Government experience by looking at the local regulations that affect land development and homebuilding. It will focus on those factors that contribute most to the price of housing: cost of construction, site development and construction financing.

At the next Coalition meeting, scheduled for April 25, members will set the agenda for the remainder of the year and outline activities for each month.

All interested individuals and organizations are urged to attend the meeting, Chairman Denning stressed. For further information call him on 974-3321.

